

JEWEL L. GLANCY
DURABLE POWER OF ATTORNEY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

KNOW all men by these presents that I, JEWEL L. GLANCY, the undersigned, of 9148 Lakeshore Drive, Olive Branch, Mississippi, do hereby make, constitute and appoint MICHAEL A. GLANCY of Collierville, Shelby County, Tennessee, and JUDITH G. CHRISTIAN, of Memphis, Shelby County, Tennessee, my true and lawful attorneys-in-fact, hereby revoking all other powers of attorney previously executed by me; and I grant to my said attorneys-in-fact the authority to do and perform all things, jointly or separately, that I could do myself in the transaction of any business of mine, on such terms and in such manner as said attorneys-in-fact may deem appropriate, including without limitation, the power and authority:

1. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or matter whatsoever;

2. To open, maintain and close checking and savings accounts in my name in any banks, savings and loan associations, building and loan associations, credit unions, or similar institutions; to receive, endorse and deposit negotiable instruments made or drawn to my order; to issue, receive or endorse with my name checks, drafts, and orders for the payment of money from, or to any account of mine in any such institution, including those payable to said attorneys-in-fact; to agree to and sign in my name any authority, signature cards or other documents that my attorneys-in-fact or any institution may deem appropriate; to lease, maintain and close out safe deposit boxes in any banking or other institution, and to enter any safe deposit box or place of safekeeping of property now or hereafter maintained in my name or on my behalf without anyone else being present, and to agree to and sign in my name any authority, signature cards or other documents for such purposes;

3. To request, claim, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, demands, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal and real property, intangible and tangible property and property rights and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by, or due, owing, payable, or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take all lawful ways and means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, forgive and agree for the same, and to make, execute and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts or other sufficient discharges for the same;

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4. To lease, purchase, sell, exchange and acquire, and to agree, bargain, and contract for the lease, purchase, sale, exchange and acquisition of, and to accept, take, receive and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, and including but not limited to all types of stocks and bonds and other similar kinds of securities;

5. To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as said attorneys-in-fact shall deem proper;

6. To make, receive, sign, endorse, execute, acknowledge, deliver and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted. This shall include the powers to deal with retirement plans, including IRA rollovers and voluntary contributions; to borrow funds in order to avoid forced liquidation of assets; power to deal with life insurance; to enter buy-sell agreements, and to pay salaries of employees;

7. To make and sign in my name any and all tax or other returns to the State or Federal Government or other taxing authority; to request extensions in connection with such taxes, to protest in my name any such taxes or the proposed assessment of any such taxes; to file claims for refunds of taxes; to sign IRS powers of attorney; to settle tax disputes; and to make statutory elections and disclaimers;

8. To enter any personal appearance for me as a plaintiff or as a defendant in any legal action, suit, court, or hearing or to accept, waive or acknowledge any process or service of process from any court, board or agency whatsoever directed to me personally; and to compromise, refer to arbitration, or submit to judgment in any such action or proceeding;

9. To make gifts or fund inter vivos trusts with any of my assets to any individuals, and/or to any charities, provided that I have previously made gifts to such donee, or such donee is a beneficiary under my most recently executed Will, as determined by my attorneys-in-fact, or such donee is otherwise a natural object of my bounty, and provided further that gifts to my attorneys-in-fact may only be made if substantially identical gifts are simultaneously made to others similarly situated; and to complete any charitable pledges which I may make;

10. To transfer any or all of my assets to a Trustee to hold same in a trust upon such terms and conditions as my attorneys-in-fact may deem appropriate, provided such trust (a) is

solely for my benefit; (b) may be amended or revoked by me or my attorneys-in-fact; and (c) provides that at my death all assets then held in such trust shall be delivered to the personal representatives of my estate;

11. To employ and compensate attorneys-at-law, accountants, real estate agents, and other such agents and advisors with relation to any matters mentioned herein;

12. To contract with or employ any person or institution for the purpose of caring for me, as my said attorneys-in-fact may deem necessary or desirable, and to pay any expenses in connection therewith out of my funds;

13. To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name.

14. To make health care decisions for me in the event that I am unable to give informed consent. My said attorneys-in-fact shall have the full power and authority to act, jointly or separately, for me, in my name, place and stead, on my behalf, and for my use and benefit, in all situations involving health care decisions, including the power to grant, refuse or withdraw consent for any health care service, to make a disposition under the anatomical gift act of the State of Mississippi, to authorize an autopsy, and to direct the disposition of my remains. My attorneys-in-fact shall also have the authority to speak to health care providers, obtain all medical information, and sign all forms necessary to carry out their decisions. I have this date executed an AUTHORIZATION FOR USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION authorizing my attorneys-in-fact to obtain medical information that may be protected under the privacy rules of 45 CFR §164.

15. My attorneys-in-fact shall have all powers provided in Sections 41-41-101 through 41-41-121 of the Mississippi Code Annotated as now enacted or hereafter amended.

16. I hereby nominate my attorneys-in-fact to serve as Guardians or Conservators of my person and property if any court of competent jurisdiction receives and is asked to act upon a petition by any person to appoint such a Guardian or Conservator for my person and/or property.

17. If either of my attorneys-in-fact should predecease me or die during the period he or she is serving as my attorney-in-fact or if either should become unable or unwilling to serve as my attorney-in-fact, I appoint the other to serve alone.

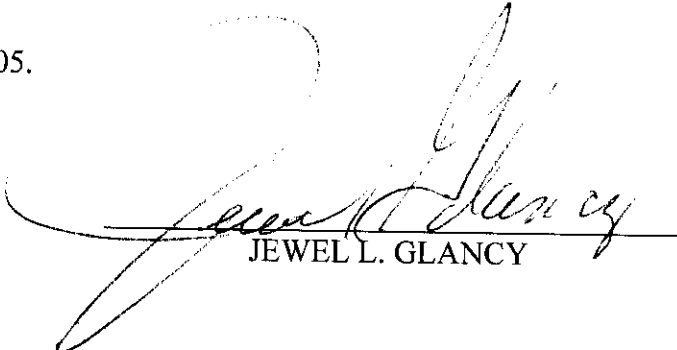
I herein grant to my said attorneys-in-fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorneys-in-fact, or their substitutes, shall lawfully do or cause to be done by virtue of this durable power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorneys-in-fact.

The rights, powers and authority of said attorneys-in-fact herein granted shall commence and be in full force and effect on the date of execution until terminated by me on written notice.

THIS POWER IS TO BE CONSTRUED AS A DURABLE POWER OF ATTORNEY UNDER SECTIONS 87-3-101 to 87-3-113 OF THE MISSISSIPPI CODE ANNOTATED. THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED OR TERMINATED BY MY SUBSEQUENT DISABILITY OR INCAPACITY OR INCOMPETENCY.

Dated this 28 day of March, 2005.

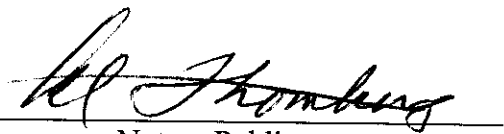

JEWEL L. GLANCY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

I hereby certify that on this day before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared JEWEL L. GLANCY, known to me to be the person described in and who executed the foregoing instrument and acknowledged before me that she executed the same.

Witness my hand and official seal in the county and state last aforesaid this 28 day of March, 2005.




Notary Public

My Commission Expires:

Aug 23, 2007

Prepared by:
Stokes Bartholomew Evans & Petree
1000 Ridgeway Loop Rd., Suite 200
Memphis, TN 38120
PHNA

Legal Description

Lot #126, Plantation Lakes, Section "C", Phase 2, The Plantation Subdivision, as situated in Section 22, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 49, Page 24, in the Register's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.